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**U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE**

**INFORMATION DISCLOSURE  
STATEMENT**

Docket Number:

Y1779-00002

Application Number

10/656,479

Filing Date

September 4, 2003

Examiner

Not Yet Assigned

Art Unit

3626

Invention Title

A System For Reducing the Risk Associated With An Insured Building Structure Through The Incorporation of Selected Technologies

Inventor(s)

Helitzer et al.

Addressed to:  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:  
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: 3/21/05

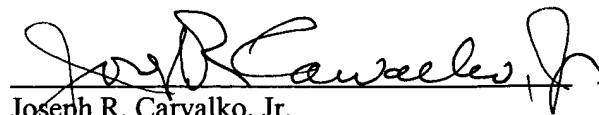
Signature:

Lorraine A. Gorig  
Lorraine A. Gorig

1. In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for Applicant hereby bring the following references to the attention of the Examiner. These references are listed on the attached modified PTO Form No. 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. The filing of this Information Disclosure Statement and the enclosed PTO Form No. 1449, shall not be construed as an admission that the information cited is prior art, or is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b).
2. In accordance with the Official Gazette of August 5, 2003, which stated that the United States Patent and Trademark Office waived the requirement under 37 C.F.R. § 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. patent applications filed after June 30, 2003, copies of each of the cited U.S. patents and U.S. patent application publications are not being provided.
3. It is believed that no fees are due in connection with this Information Disclosure Statement. However, should any fees be due, the Commissioner is authorized to charge Deposit Account No. 04-1679 for such fees. A duplicate copy of this communication is enclosed for charging purposes.

Dated: March 21, 2005

By:



Joseph R. Carvalko, Jr.

Registration No. 29,779

Duane Morris LLP

380 Lexington Avenue

New York, New York 10168

Phone No.: (212) 692-1000

Fax No.: (212) 692-1020

**CUSTOMER NO. 42109**

<b>Subst. Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  <i>(Use several sheets if necessary)</i>			Docket Number (Optional) <b>Y1779/00002</b>		Application Number <b>10/656,479</b>		
			Applicant <b>Helitzer et al.</b>				
			Filing Date <b>September 4, 2003</b>		Group Art Unit <b>3626</b>		
<b>U. S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	5,794,216	8/11/98	Brown				
	6,182,048	1/30/01	Osborn et al.				
	6,502,020	12/31/02	Brook W. Lang				
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	US 2002/0052765	5/2/02	Don Taylor				
	US 2002/0091550	7/11/02	Mitchell Franklin White et al.				
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	US 2003/0009357	1/9/03	Robert H. Pish				
	US 2003/0028406	2/6/03	Frederick Herz et al.				
	US 2003/0093366	5/15/03	Steven C. Halper et al.				
	US 2003/0158758	8/21/03	Kiyoshi Kanazawa				
	US 2003/0233323	12/18/03	Bernie Bilski et al.				
	US 2003/0233261	12/18/03	Hirofumi Kawahara et al.				
	US 2003/0229522	12/11/03	John B. Thompson et al.				
	US 2004/0117217	6/17/04	Richard R. Reber et al.				
	US 2004/0148201	7/29/04	Tracy Lee Smith et al.				
	US 2004/0215494	10/28/04	Stefan Wahlbin et al.				
	US 2004/0225535	11/11/04	William E. Bond et al.				
	US 2004/0243450	12/2/04	Thomas James Bernard et al.				
	US 2004/0249679	12/9/04	E. DeVere Henderson et al.				
	US 2004/0267577	12/30/04	Kentaro Nakai				
<b>FOREIGN PATENT DOCUMENTS</b>							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	JP 2002329071	11/15/02	JAPAN				
	JP 20031319051	11/16/01	JAPAN				
	JP 2002373259	12/26/02	JAPAN				
	JP 2002109229	4/12/02	JAPAN				
	WO 03/090130	10/30/03	PCT				
	WO 01/63534	8/30/01	PCT				
	WO 01/11501	2/15/01	PCT				
	WO 01/63445	8/30/01	PCT				

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				Applicant <b>Helitzer et al.</b>			
				Filing Date <b>September 4, 2003</b>		Group Art Unit <b>3626</b>	
	<b>WO 03/065268</b>	<b>8/7/03</b>	<b>PCT</b>				
	<b>WO 03/058381</b>	<b>7/17/03</b>	<b>PCT</b>				
	<b>WO 99/21116</b>	<b>4/29/99</b>	<b>PCT</b>				
	<b>WO 2004/100043</b>	<b>11/18/04</b>	<b>PCT</b>				
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
	Gallagher, Cecily Risk Classification Aided by New Software Tool National Underwriter Property & Casualty Risk Benefits and Management, No. 17, Apr. 27, 1992, 19.						
	Dorn, Ritter S K Insurance Industry Databases Bases de donnees dans le domaine de l'assurance American International Group, Inc. United States Database: (Weston), Volume: 21, Number: 5, 1998, 68-71						
	Apte, C.; Bing Liu; Pednault, E.P.D.; Smyth, P. Business applications of data mining Data Abstraction Res. Group, IBM T. J. Watson Res. Center, Yorktown Heights, NY, USA Communications of the CAM, Vol. 45, No. 8, Publisher: ACM, Aug. 2002, 49-53.						
	Apte, C.; Grossman, E.; Pednault, E.; Rpsen, B.; Tipu, F.; White, B. Insurance Risk Modeling Using Data Mining Technology IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA Conference: PADD99. Proceedings of the Third International Conference on the Practical Application of Knowledge Discovery and Data Mining, Publisher: Practical Application Company, Blackpool, UK, 1999, 209 Pages Conference: Proceedings of PADD99, Sponsor: Compulog Net, Intelligence in Ind., IF Comput., Integral Solutions, Logic Programming Associates, et al April 21-23 1999, London, UK., 39-47.						
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy with next communication to applicant.							